

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Lori Ann Clemmer  
Debtor

Case No. 17-15809-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 4

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db Lori Ann Clemmer, 722 Holly Dr, Pottstown, PA 19464-3606

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Feb 08 2020 03:06:07 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2020 03:05:18  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 08 2020 03:05:48 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

JAMES W. ZERILLO on behalf of Debtor Lori Ann Clemmer jameszerillo@gmail.com,  
G28910@notify.cincompass.com  
JILL MANUEL-COUGHLIN on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@powerskirkn.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com  
REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Lori Ann Clemmer	<u>Debtor</u>	CHAPTER 13
MIDFIRST BANK	<u>Movant</u>	NO. 17-15809 JKF
vs.		
Lori Ann Clemmer	<u>Debtor</u>	11 U.S.C. Section 362
Scott F. Waterman, Esquire	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The Debtor shall become fully post-petition current by making a payment in the amount of \$954.55 by February 29, 2020, which represents two monthly payments for January 2020 and February 2020 in the amount of \$680.31 each, less a suspense balance of \$406.07.
2. Debtor(s) shall maintain post-petition contractual monthly loan payments due to Movant going forward, beginning with the payment due March 2020 in the amount of \$680.31.
3. In the event that the payments under Section 2 above are not tendered, the Movant shall notify Debtor(s) and Debtor(s) attorney of the default in writing and the Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant immediate relief from the automatic stay, under which the stay provided by Bankruptcy Rule 4001(a)(3) is waived.
4. The stay provided by Bankruptcy Rule 4001(a)(3) is waived with respect to any Court Order approving of this stipulation and/or ordering relief per the terms agreed upon herein .
5. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

Date: January 30, 2020

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: February 4, 2020

/s/ James W. Zerillo, Esquire  
James W. Zerillo, Esquire  
Attorney for Debtor

Date: February 5, 2020

/s/ Polly A. Langdon, Esquire for  
Scott F. Waterman, Esquire  
Attorney for Debtor

Approved by the Court this 6th day of February, 2020. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge  
Jean K. FitzSimon